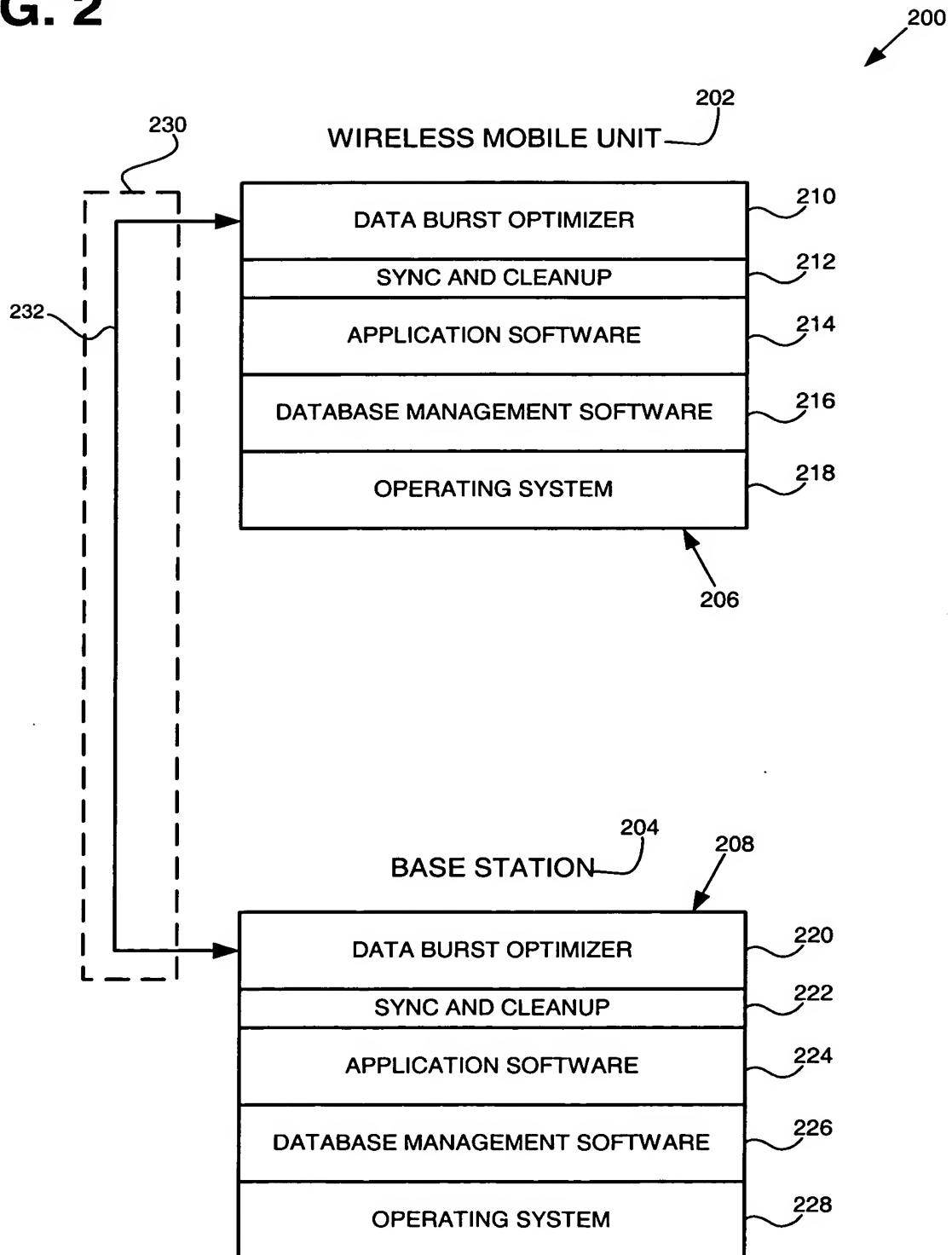


FIG. 2



Age	Gender	Yearly income	Yearly expenses	Assets	Liabilities	Net worth	Assets	Liabilities	Net worth
18	Male	\$10,000	\$12,000	\$5,000	\$2,000	\$3,000	\$5,000	\$2,000	\$3,000
20	Female	\$12,000	\$14,000	\$6,000	\$3,000	\$3,000	\$6,000	\$3,000	\$3,000
22	Male	\$14,000	\$16,000	\$7,000	\$4,000	\$3,000	\$7,000	\$4,000	\$3,000
24	Female	\$16,000	\$18,000	\$8,000	\$5,000	\$3,000	\$8,000	\$5,000	\$3,000
26	Male	\$18,000	\$20,000	\$9,000	\$6,000	\$3,000	\$9,000	\$6,000	\$3,000
28	Female	\$20,000	\$22,000	\$10,000	\$7,000	\$3,000	\$10,000	\$7,000	\$3,000
30	Male	\$22,000	\$24,000	\$11,000	\$8,000	\$3,000	\$11,000	\$8,000	\$3,000
32	Female	\$24,000	\$26,000	\$12,000	\$9,000	\$3,000	\$12,000	\$9,000	\$3,000
34	Male	\$26,000	\$28,000	\$13,000	\$10,000	\$3,000	\$13,000	\$10,000	\$3,000
36	Female	\$28,000	\$30,000	\$14,000	\$11,000	\$3,000	\$14,000	\$11,000	\$3,000
38	Male	\$30,000	\$32,000	\$15,000	\$12,000	\$3,000	\$15,000	\$12,000	\$3,000
40	Female	\$32,000	\$34,000	\$16,000	\$13,000	\$3,000	\$16,000	\$13,000	\$3,000
42	Male	\$34,000	\$36,000	\$17,000	\$14,000	\$3,000	\$17,000	\$14,000	\$3,000
44	Female	\$36,000	\$38,000	\$18,000	\$15,000	\$3,000	\$18,000	\$15,000	\$3,000
46	Male	\$38,000	\$40,000	\$19,000	\$16,000	\$3,000	\$19,000	\$16,000	\$3,000
48	Female	\$40,000	\$42,000	\$20,000	\$17,000	\$3,000	\$20,000	\$17,000	\$3,000
50	Male	\$42,000	\$44,000	\$21,000	\$18,000	\$3,000	\$21,000	\$18,000	\$3,000
52	Female	\$44,000	\$46,000	\$22,000	\$19,000	\$3,000	\$22,000	\$19,000	\$3,000
54	Male	\$46,000	\$48,000	\$23,000	\$20,000	\$3,000	\$23,000	\$20,000	\$3,000
56	Female	\$48,000	\$50,000	\$24,000	\$21,000	\$3,000	\$24,000	\$21,000	\$3,000
58	Male	\$50,000	\$52,000	\$25,000	\$22,000	\$3,000	\$25,000	\$22,000	\$3,000
60	Female	\$52,000	\$54,000	\$26,000	\$23,000	\$3,000	\$26,000	\$23,000	\$3,000
62	Male	\$54,000	\$56,000	\$27,000	\$24,000	\$3,000	\$27,000	\$24,000	\$3,000
64	Female	\$56,000	\$58,000	\$28,000	\$25,000	\$3,000	\$28,000	\$25,000	\$3,000
66	Male	\$58,000	\$60,000	\$29,000	\$26,000	\$3,000	\$29,000	\$26,000	\$3,000
68	Female	\$60,000	\$62,000	\$30,000	\$27,000	\$3,000	\$30,000	\$27,000	\$3,000
70	Male	\$62,000	\$64,000	\$31,000	\$28,000	\$3,000	\$31,000	\$28,000	\$3,000
72	Female	\$64,000	\$66,000	\$32,000	\$29,000	\$3,000	\$32,000	\$29,000	\$3,000
74	Male	\$66,000	\$68,000	\$33,000	\$30,000	\$3,000	\$33,000	\$30,000	\$3,000
76	Female	\$68,000	\$70,000	\$34,000	\$31,000	\$3,000	\$34,000	\$31,000	\$3,000
78	Male	\$70,000	\$72,000	\$35,000	\$32,000	\$3,000	\$35,000	\$32,000	\$3,000
80	Female	\$72,000	\$74,000	\$36,000	\$33,000	\$3,000	\$36,000	\$33,000	\$3,000
82	Male	\$74,000	\$76,000	\$37,000	\$34,000	\$3,000	\$37,000	\$34,000	\$3,000
84	Female	\$76,000	\$78,000	\$38,000	\$35,000	\$3,000	\$38,000	\$35,000	\$3,000
86	Male	\$78,000	\$80,000	\$39,000	\$36,000	\$3,000			

